



# MANAGING YOUR MONEY & COMPUTER/SMARTPHONE POWER LOSS PREVENTION

Youth Exchange Outbound  
Orientation

Saturday, April 9, 2016



# **1. Set up a Budget with your Parents before you leave.**

- **Monthly allowance from Rotary Club – between \$50 and \$150 monthly.**
- **Host families will supply food and shelter.**
- **Your responsibilities – clothing, personal items, cell phone, entertainment and travel.**

## 2. Emergency Money



- Emergency Fund: Take at least \$500 (will vary by hosting District) emergency \$'s to be held by your host Rotary Club.
  - *Can pre-order new currency from Fulton Bank.*
  - *Use only for unexpected expenses such as medical or unpaid bills when you leave.*
- Take some travel cash (\$200 would be a good estimate) with you for your trip to your Country to cover unexpected travel expenses such as layovers, missed flights, food, etc...
- Carry cash safely using an RFID safe money belt/pouch concealed under clothing to protect against scanning and/or stealing.



### 3. Money from home (USA)

- Set up an account with a large bank that offers EMV Card that is chip compliant with student's name on card.
- Known large banks that are Internat'l and have EMV Card are:
  - BB&T, TD and BofA
  - BofA, Citibank and Wells Fargo
- The EMV card is thicker and heavier than non-chip cards
- Discuss details with your USA banker to set up the account
- Credit cards are still the safest worldwide and if setting up debit card – keep the amount in account low and consider having also a credit card for emergency purposes.

- Have EMV credit or debit card that is issued tied to this account for you to be able to access your money.
- Ask about fees for credit/debit cards as most are stopping or dropping charges/fees.
- Maintain a copy of your card with company phone numbers in case card would be lost or stolen – keep contact info separate from your original card.
- Most banks can wire transfers and can be initiated online – but ask about costs – as they are expensive
- Prior to exchange ask Host Rotary Officer about how the monthly stipend will be received – will they deposit in bank, or give cash etc.



# COMPUTER LOSS PREVENTION

- Check the power requirements of your host country.(Volts & Hz)
- Check the power adaptor on your laptop.  
(INPUT Volts, Hz & Watts)
- If a mis-match, then purchase a Power Converter to match the INPUT requirements of your laptop.
- If plug shape in host country is different, purchase plug adaptor.



**Simran SMF-200 Deluxe 200 Watts Step Down Voltage Converter for International Travel to AC 220V/240V Countries**

**> Ideal for Laptops, Cameras, iPhones, Blackberry, iPods etc.  
by Simran**

# CELL PHONE LOSS PREVENTION

- Check the power requirements of your host country.
- Purchase a USB Charger that can handle those requirements.
- If plug shape in host country is different, purchase plug adaptor.



**OEM Motorola SPN5737A Dual Port Universal  
Wall Charger Input 100-240V, 50/60HZ**